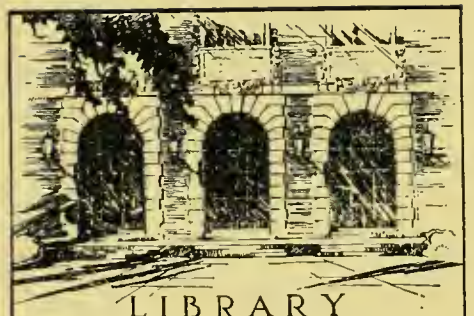

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INSTITUTE OF LABOR AND INDUSTRIAL RELATIONS

WHO'S TOO OLD TO WORK?

UNIVERSITY OF ILLINOIS
BULLETIN

EDITORIAL NOTE

The Institute of Labor and Industrial Relations was established in 1946 to "inquire faithfully, honestly, and impartially into labor-management problems of all types, and secure the facts which will lay the foundation for future progress in the whole field of labor relations."

The Institute seeks to serve all the people of Illinois by promoting general understanding of our social and economic problems, as well as by providing specific services to groups directly concerned with labor and industrial relations.

The *Bulletin* series is designed to implement these aims by periodically presenting information and ideas on subjects of interest to persons active in the field of labor and industrial relations. While no effort is made to treat the topics exhaustively, an attempt is made to answer the main questions raised about the subjects under discussion. The presentation is non-technical for general and popular use.

Additional copies of this *Bulletin* and others listed on the last page are available for distribution.

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WHO'S TOO OLD TO WORK?

Employment Problems of the Older Worker

By Richard C. Wilcock

"You are old, Father William," the young man cried,
"The few locks which are left you are gray;
You are hale, Father William, a hearty old man,—
Why do you sit around all day?"[1]

Father William was hale and hearty and so was Bill White, at 66 years of age. Bill had forty years of experience as an operator of various machine tools. He had retired in 1949 when be became eligible for his federal old-age insurance, but he didn't like being retired and the insurance benefits provided a very meager income.

After a year of retirement Bill was looking for work. He couldn't go back to his old company because it has a fixed retirement age of 65, but he had been to the other plants within commuting distance that hire machine tool operators. The XYZ company was his last chance, unless he moved to another city.

The young man in the employment office listened to Bill carefully because XYZ had several vacancies and he was impressed by the fact that Bill had had only one previous employer. Then he asked Bill how old he was. When Bill said he was 66, the young man said, "I'm afraid that lets you out. XYZ doesn't start men over 65. I'm sorry, but there's nothing I can do about it. We take on men over 65 as watchmen if you want to be put on the waiting list."

"No thanks," said Bill. "Now, I don't blame you, but there's something wrong somewhere. I can do the work. You know, back in '34 I was laid off. I was fifty years old and they were laying off the old men. In 1940 they took me back because they needed men, and I worked right through the war, most of the time 50 hours and sometimes 60. I put out more than a lot of the young guys, too. Well, I guess I might as well go back to my fishin'."

Bill's story is not unusual. On the average, 2,700 Americans reach the age of 65 every day, and most of them have at least thirteen years of life ahead of them. Many of these people are both able and willing to work, but are not working. Too often they are considered "too old to work." However, those who are 65 and over are not the only ones who are "too old." A man in his forties may be handicapped in finding a job, and a woman even younger than forty may find age a barrier.[2] In this bulletin we shall consider age as an obstacle to employment for two groups — those from 45 through 64 years of age and those who are 65 and over.

The difficulties that many people in these age groups have in finding jobs are being more and more recognized as a challenge not only to business and labor groups, but also as a challenge to every community and to the entire nation. We shall examine the importance of this challenge by trying to answer questions such as these:

1. How many people are in these age groups?
2. What are the facts about employment and unemployment?
3. What do the statisticians say about the growing number of older people and their prospects for jobs?
4. Why do older persons find it hard to get jobs?
5. Are the reasons good ones or are there mistaken notions about the ability of older workers on the job?
6. How do older persons, who are working, rate with younger workers in such things as efficiency, absenteeism, accidents and responsibility?
7. Why do many "old folks" want to work, especially those who are 65 or over? Why do so many object to being retired at a certain age?
8. Why is the question of jobs for these people such an important one for all of us? What does it mean in terms of tax burdens and living standards?
9. What is being done about the problem by individual companies, by unions, by community groups, by research groups in our universities and elsewhere, and by government agencies?
10. What are some of the suggestions that have been made for additional steps that these groups can take to meet the problem?

The following pages describe the employment problems of older people and outline what is being done and what has been proposed to solve these problems.

A Brief Survey of the Problem

AS OUR POPULATION GROWS OLDER, FEWER JOBS GO TO OLDER PEOPLE.

U. S. population, 45 years & over:[3]

1900	14
1930	28 (million people)
1950	40
1975	82 (estimated)

Men 45 years & over in labor force:[4]

1900	88%
1930	83%
1950	75%

Above — as % of total population:

1900	18%
1930	23%
1950	27%
1975	44% (of estimated total)

Men 65 years & over in labor force:

1900	68%
1930	54%
1950	45%

HOWEVER, WHILE PERSONNEL POLICIES HAVE FAVORED YOUNGER WORKERS,

Those over 45 take longer to find jobs than younger workers.

Very few stop working because they want to or are ready to retire.

Older workers have been thought to be less efficient, less adaptable and more prone to accidents.

EXPERIENCE IS SHOWING THAT OLDER WORKERS HOLD THEIR OWN IN PRODUCTION.[5]

Workers over 45 have fewer days of absenteeism.

Productivity declines very gradually after the age of 40.

Older workers have fewer accidents and injuries than younger workers.

Older workers have experience, patience and judgment.

SOME FACTS AND FIGURES

Our concern here is with those persons who are 45 years of age and older who are in the labor force. The labor force is made up of those people who are working and those who are out of jobs but are *actively* looking for work and are capable of working. Now, one way of looking at the importance of the employment problem of older people is simply this — to compare the growing number of persons who are 45 and over with the declining proportion of these people who are in the labor force.

Changes in Population and Labor Force

At the present time about 40 million people, or more than one-fourth of our population, are 45 years of age or older. Moreover, it is estimated that within ten years one-third of the people in the United States will be in this age group. In fact, according to those who study population trends, probably within another generation *every other person* in this country will be 45 years of age or older.[6]

What these figures mean is that a larger and larger proportion of our population is falling into the older age groups. At the same time, a smaller and smaller proportion of people in these age groups have been in the labor force. For example, in 1900 well over 60% of the men 65 years old and over were in the labor force, but in 1949 only 46% of the men in this age group were in the labor force.[7] Those who have studied this problem feel that the small proportion of older people in the labor force is largely a result of the widespread opinion that older workers cannot perform industrial jobs. In this over-all view, therefore, the employment problems of older workers are becoming more serious in two ways — there are more older people and there are fewer job opportunities for them. This means that there is a direct relation between —

Age and Unemployment

During the period of recovery from the depths of the great depression in the thirties, a number of studies were made of unemployed workers who were able to regain jobs in private employment. The studies showed that workers over 45 found fewer jobs and were out of work for longer periods than younger workers. For example, an unemployed worker between the age of 25 and 35 had *twice* as good a chance of finding a job as a worker between 45 and 54 and *three times* as good as a worker between 55 and 64. Also, the average unemployed worker in his sixties had been out of work over four years in 1937 while those in their early thirties had less than two years of unemployment.[8]

Just before and during World War II, the demand for older workers

in industry increased sharply. Large numbers of older men and women returned to work. By 1945, 70,000 old-age insurance beneficiaries had dropped their benefits in order to work and three-quarters of a million who were eligible to retire were still on the job. All of these people were, of course, at least 65 years old.[9]

Since the war we have had a period of prosperity and employment of older persons has remained high. But the age factor in job seeking seems to be coming back. In 1949, the U.S. Employment Service made a study of the problem in six large cities throughout the country. The experience in Rochester, New York, was typical. When lay-offs took place, workers over 40 were hit especially hard. When they sought new jobs, they found fewer openings than did younger people. As a result, the typical worker over 40 remained out of a job for a longer period.[10]

This problem of finding and keeping jobs is not the same in all occupations and in all industries. In some occupational groups, like agriculture, public service, professional services and personal services, the proportion of older persons employed is much higher than average. Also, in some manufacturing industries, such as woolen and worsted, wood and leather products, there are larger numbers of older workers. The two largest fields of employment for older workers, however, have been agriculture and self-employment. For example, in the age group 65-74, nearly one half of all men in the labor force were self-employed in 1940.[11]

Unfortunately, some areas of employment which have been favorable for older workers are areas of growing job scarcity. The number of people employed in agriculture or self-employed has been steadily going down. The decline in the number of skilled jobs in industry is reducing the demand for many older workers trained as skilled craftsmen. As more and more jobs in industry become semi-skilled or unskilled the experience and craftsmanship of the older worker lose their value in the market place.[12]

Age is a special handicap in finding a job. Jobs which have been available to older workers are becoming fewer. Older workers who lose their jobs are apt to be unemployed for long periods because they appear to be less "employable" than younger workers. In periods of general unemployment, older workers suffer most. Even in a period of high-level production, as in 1950, a growing labor force can mean that many older workers who are seeking jobs become more or less permanently unemployed.[13]

Why do the growing number of older people in the labor force have this experience with unemployment? Are the reasons usually given based on fact or are the older workers in reality capable of holding their own in the labor market?

FACTS vs. FALLACIES

The Problem of Finding a Job

In general older workers seem to do as well in holding on to their jobs as younger workers. Once laid off — and the reason in most cases is not age — their chances of getting new jobs are much slimmer.[14] Many never do find jobs again and become retired against their wishes. In a Social Security Board survey of men receiving old-age insurance benefits, more than half of those interviewed said they were discharged by their employers from their last jobs. Most of these men had looked for other jobs without any luck. Only five per cent of those in the survey said they had stopped working because they wanted to.[15]

Why are employers reluctant to take older workers into their employ? First of all, there seems to be a common belief that younger people make better employees. Older workers, it is said, are not as efficient and as adaptable as the younger. They are not as quick and alert; they do not fit in as well in new situations; they can't stand the pace; they lack up-to-date training.

Even if it is felt that many older workers can and do produce on a par with the younger workers, preference in hiring will be given to the younger for a number of reasons. Training is considered more worthwhile if a new employee has a potentially-long working life ahead of him. Costs, it is believed, will be less for retirement plans, group insurance and workmen's compensation. In many cases, companies follow a policy of filling all vacancies by promotion from within. This, of course, will leave for outside job-seekers the low-wage, unskilled jobs that are usually filled by young people just out of school. Seniority systems may also make it difficult for the unemployed older worker by removing job openings at his particular skill or level of experience.[16]

Sometimes too there is a feeling that if older workers do not retire, young people cannot find jobs. This feeling increases whenever jobs are scarce, as during a depression. However, it has often been pointed out that the solution for unemployment does not lie in forcing older workers into retirement that they do not want. These people, still willing to work, would then be unemployed and the unemployment problem would remain just as great.

Many reasons, then, are given for the preference in hiring younger workers. What is the basis for this reasoning? Those who have studied the problem seem quite unanimous in feeling that there have been some common misconceptions about the capabilities of older workers. In order to see whether many of the reasons given for discrimination against older workers are justified, let us look at the performance of —

The Older Worker on the Job

The typical older worker is often given credit for being a stable and responsible individual. It is not surprising, therefore, to find that the older worker changes jobs less often and has a better record of attendance than the younger worker. A study made by the Bureau of Labor Statistics of the actual work records of close to 18,000 plant workers in a variety of industries and occupations shows this clearly. The absenteeism rate — which here means the number of days lost for each 100 regular work days — was found to fall steadily as the age of the worker increased. For example, the average worker under 20 was absent almost six days out of every 100 work days, but for the worker of 45 years of age, the rate was a little over three days. In every age group over 50 years, the workers lost fewer scheduled work days than those in any age group below 50.[17] The older worker also stays longer with the same employer and is considered more reliable for that reason.[18]

More directly at odds with common beliefs about older workers is the evidence concerning their efficiency. It is true that the average person undergoes some decline in the alertness of his mind and in his physical capacity after the age of 45. Physical dexterity decreases. In spite of this, however, the typical older worker produces on the average only a fraction less than the younger and in most cases his work will be of superior quality. A number of studies all reach the same conclusions. The Bureau of Labor Statistics, for example, reports that productivity reaches its highest point when the worker is between 30 and 40 years of age. The decline after this point is very gradual. Also of importance is the fact that in each of the older age groups large numbers of persons were found whose productivity was well above the average of the younger age group.[19]

Large numbers of older workers, it seems, *can* hold their own in production. The reasons seem to be that the older worker works more evenly, has better judgment and makes less waste and spoilage. Also, the older worker keeps his skills longer in life than was once supposed and is able to learn new ways of doing things and to adjust himself far more easily than he has been given credit for.[20] Many jobs, of course, are more suited to the vigor of youth, but apparently the range of jobs that older persons can handle capably is much greater than might at first be imagined.

Another thing that has handicapped older persons looking for work has been the belief that they are more likely to have accidents and disabling injuries than younger people. The record,[21] however, seems to show the opposite, with older workers proving to be less expensive from the standpoint of accident cost. Workers over 45 have less than the

average number of disabling injuries, those injuries which mean the loss of one or more working days. Workers from 65 through 74 have about the same number of injuries as those in the 20-29 age group and far fewer than workers in the 35-44 age group. The older workers do tend to be disabled for longer periods when they are injured but this is offset by the smaller number of injuries.

The record looks even better for non-disabling injuries, those that require first aid but result in less than one working day lost. There are one hundred non-disabling injuries for every disabling one. The highest point here is for the 25 to 29 year age group, with the frequency rate dropping to a low point for those who are 70-74 years of age! It may be that most workers over 60 are in jobs with fewer hazards, but it should be noted that workers from 45-59 have substantially fewer injuries than those 20-44 years old. Perhaps most interesting of all is that older workers make fewer visits to company clinics for personal ailments. Visits to clinics for complaints other than those directly related to work accidents are most frequent for those between the ages of 20 and 34 and least frequent for those who are 45 or over.[22]

One of the results of the studies of injury experience has been to disprove the belief that the hiring of older workers will mean high workmen's compensation costs. Age, by itself, has nothing to do with the setting of workmen's compensation rates[23] and a recent survey shows that only one employer in ten feels that accident costs are affected adversely by hiring older persons.[24]

If their accident record is good, what can be said for the health record of older workers? It is generally known, of course, that older people are more susceptible to illness, and particularly chronic illness, than younger persons. What is not generally known or not known well enough is that the decline in health with aging is far from uniform. The health of a person is not directly related to his exact chronological age. One man may be physically and mentally old at 40; another may be alert and vigorous at 80. What this means is that a person's individual state of health is more important than his age in deciding whether he is a good risk on a job. As Dr. N. W. Shock of the U. S. Public Health Service has put it, "The existence of . . . wide individual differences emphasizes the fallacy of requiring retirement of workers at any fixed chronological age."[25]

In the light of the facts and figures just given, it would seem that the obstacles that stand between older people and jobs have been put there in large part by mistaken attitudes and opinions. In fact, a committee of experts on employment problems summarized the results they found, in these words:

> There is little significant relationship between age and costs . . . the prejudice against hiring older workers rests largely on inadequate and erroneous impressions.[26]

Some obstacles, however, are the indirect result of widespread industrial practices that are designed to protect workers. Seniority, for example, is a device to protect the employment of a worker until he reaches retirement age. At the same time, seniority is small comfort to the older man on the outside when it ties up the jobs and pay rates for which he is qualified. This presents a problem for the unemployed older worker that management and unions will have to solve jointly.

Difficulties Caused by Pension Plans

To give another example, retirement plans are established to provide protection for retired workers against financial hardship. However, the recent and rapid increase in industrial retirement plans established by collective bargaining has raised another problem. The hiring of workers who are 45 or 50 and over is discouraged by these plans because most of them have length-of-service clauses. Employers hesitate before taking on an older worker because when that worker reaches retirement age he will be eligible for a partial pension only. Many employers do not like to retire an employee on a small, inadequate pension when other employees will leave with full pensions. The alternative may be to give the short-term worker a full pension at a heavy additional cost to the company. The employer, therefore, may find that in practice he must choose between higher pension costs, in spite of length-of-service clauses, and limiting the job openings for people over 45.[27] However, if, following the increase in federal old-age insurance, industrial pensions become more in the nature of *supplements* to the federal program, this factor as a handicap to job-seeking older workers may become less important.

In addition to the fallacies about the ability of older workers on the job, there is a general impression that most of the older people in our society are chiefly concerned with "growing old gracefully" on retirement incomes. This impression has probably been strengthened by the emphasis given in recent years to the need for adequate pension plans and economic security in old age.

Providing adequate retirement income for those who want or need it is, of course, a vital problem. Concern with this problem, however, tends to hide the fact that perhaps a majority of those people who are put in the "older" category prefer work to retirement and desire to continue making their contributions to society. In addition, physicians who specialize in geriatrics (which means the medical care of older people)

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say that the best security for an active older person lies in useful and suitable work. Therefore, let us examine the reasons —

Why They Want to Work

More than half of all people over 45 are in the labor force — that is, are working, or want to work and are looking for work. Of those not in the labor force, it is believed that many would be looking for work if they thought there were jobs available to them. Still others are physically unable to carry full-time jobs but are capable of part-time employment. The rest are those who have retired voluntarily or are not capable of productive work.

We are concerned here with those in the labor force and with those who would be in the labor force if there were suitable opportunities. Why do these people want to work? A very important reason is that very few people like to be idle. Very few active people have hobbies or other interests outside of their usual work that will keep them fully occupied. Most older people, it seems, prefer regular employment, because holding down jobs allows them to keep their self-respect in their homes and communities and to feel independent. In addition, the desire of many older workers to keep their jobs or to find new ones is based on their desire to prove that they *can* do a job.

The will to work is based further on a healthy dislike of being dependent upon the financial support of others. The worker over 45, but less than 65, who is out of a job may be able to keep himself and his family going for a while with savings and unemployment compensation. If he is unemployed for any length of time, and he is apt to be, he will have to depend upon relief, either public or private, and will usually go into debt. The average worker has little or no savings and very few can save enough to take care of long periods of unemployment. Also, it is in the middle years of life that workers are apt to have the greatest family costs and responsibilities. Unemployed workers of middle age often find it necessary to accept relief and to many that means a feeling of loss in social status and loss of security.

The problem seems to be much the same for those who are 65 and over. In spite of federal old-age insurance, the old-age assistance program and private pension plans, almost half of the people in this age group are dependent for their support, either partly or entirely, on the aid of relatives and friends.[28] For those who receive old-age and survivors' insurance, the average monthly payment for a man and wife is $37.50. But, according to studies made by the Social Security Administration, a modest but adequate level of living for an elderly couple costs over $120 each month![29]

The result has been that a large proportion of those with old-age insurance do not have sufficient income of their own even for what is called a "maintenance" level of living. In St. Louis, for example, 49% of the men and 61% of the women receiving benefits did not have the necessary minimum income. The survey showed that it is common experience for these people to sell many of their possessions, to go into debt and to obtain financial help from relatives.[30] The situation is an unhappy one for the older people and a burden for those who must help to support them.

Financial need, however, is not the chief motive in the desire of older people for work. The needs of older people for food and shelter are apt to be taken care of in some way or other. Many of the physicians who specialize in geriatrics have expressed chief concern with the physical and emotional effects on older people when they are deprived of the opportunity to work.[31] Older people, it would seem, want to work primarily because they like to be active and to be accepted and useful members of the community. The fear of being idle and unwanted is perhaps more of a threat to security and health than the fear of poverty and dependency.

WORK vs. WELFARE

One good reason for making more jobs available to older persons is that many of them want to work. Another very important reason is that those who do have jobs add something to the production of our society. Those who are not working must be maintained by the production of others. The cost of supporting older people who are not working is becoming a greater burden on all of us for the simple reason that people are living longer and old people are making up a larger and larger part of our population. In addition, therefore, to the personal and social costs we pay when older people who would like to be working are not able to find jobs, there is the question of the growing economic costs of welfare programs and of lost production. We have, therefore, —

A Problem for the Community and the Nation

The average man of 45, today, can expect over 25 additional years of life and, in most cases, expects to spend at least 20 of those years actively participating in the labor force.[32] However, while the life span has been growing longer the trend has been for workers to leave the labor force at earlier ages. As we have seen, this has resulted from fewer opportunities to be employed after middle age and not from the loss of the desire to work. What does this mean in terms of lost production?

One expert in labor force trends has estimated that we shall lose six

million worker-years in the decade from 1950 to 1960 through the loss of potential male workers aged 60 and over. The loss would be considerably greater if worker-years, between the ages of 45 and 60, were included in the estimate.[33] The production we lose because older people who are willing and able to work are not working runs into billions of dollars.[34]

The other side of the coin is that when "employable" people are not producing themselves they must be supported by the production of others. We pay this cost in a number of ways. It means higher taxes for those who are working and paying the costs of old-age assistance and public relief; it means a lower standard of living not only for the unemployed older person but for people of all age groups; and it means burdens on the relatives and friends of older people. Also, if and when another depression takes place, the problem of unemployment of older workers, and the costs involved, will become perhaps the most difficult part of the problem of general unemployment.[35]

The total cost of taking care of older people is met in so many ways that it is impossible to estimate what that cost is or what it may be in the future. We do know, however, that the costs of welfare for older people, both in public and private programs, have been increasing rapidly. The amendment to the Social Security Act passed by Congress in August, 1950, has made 10,000,000 more persons eligible for Federal Old Age insurance and has increased the benefits on the average about 75 per cent. One estimate of the increased cost that will result from this measure and from changes in population indicates that old-age insurance and public assistance programs will take at least five times as much money by 1960 as they did before the expansion.[36] This is without considering the possibility of depression and large-scale unemployment, or the costs of state and local governments. In Illinois, for example, over one-third of the state government's income is used for welfare expenditures.[37]

Whatever the cost, the great majority of American people have come to believe that adequate security should be provided for the older members of society. There is a growing belief, however, that retirement benefits only meet part of the problem and that suitable work for those who want it provides better security, both for the body and the mind, than retirement on a pension, providing such work will be of advantage to the older persons themselves and will also be in the best interests of all of society.

If this is true, then you might ask, "What *is* being done and what more *can* be done to make jobs more available to older persons?"

WAYS OF MEETING THE PROBLEM

Solving the employment problems of older workers is not the responsibility of any one group. Employers can do much, but so can unions, various community groups, research organizations and the several branches of government — federal, state and local. In each of these groups, steps have been taken to meet the problem. Many other steps are also possible. Let us look at each group to see what has been done and what is being proposed for further action.

Individual Companies and Employer Organizations

The attitudes of companies toward the hiring of older workers are changing gradually, as more is known about the difference between "functional" age, or age in terms of ability to work, and chronological age, or age in terms of years. Two recent management surveys seem to bear this out. In a survey of the National Industrial Conference Board, only one out of every ten of the companies reporting said they had a *definite* maximum hiring age. One-third of the companies admitted that they rarely hire above certain ages. Those who made the survey say that the replies showed a growing tendency to use carefully determined physical standards in hiring rather than maximum age limits.[38]

In the other survey — made jointly by the National Association of Manufacturers and the Chamber of Commerce of the U. S. in 1949 — two-thirds of the companies that replied said that they do hire workers over 45 years of age.[39] This figure should be taken cautiously, however, for two reasons. The sample was small (279 companies, mostly large) and the fact that some workers over 45 are hired does not mean that equal preference is given to older and younger workers. For example, in an earlier and larger survey by the N. A. M. in 1938, less than ten per cent of the reporting firms said they had maximum age limits for hiring, but over 40% admitted that they gave preference to workers under 40 when hiring new employees.[40]

It is difficult to compare the 1949 N. A. M. survey with its 1938 survey because the wording of the questions was changed. However, it does seem fair to say that more and more companies are doing what they can to make job openings available to older workers. In a fairly typical reply given in the 1949 report, a company stated:

> Until some time in the recent past we did have maximum age limits for some jobs, but we have, with very rare exception, been able to eliminate age limits as we do not feel that, except on specialized jobs, we should adhere to some specific age limit. We feel that many people at one age would be suitable for a job

whereas others of the same age, or even younger, would not be suitable.[41]

In May 1949, the Chamber of Commerce of the U. S. adopted a policy statement which urged all of its employer members to lend their support in "providing satisfactory placement of . . . older workers in suitable, self-sustaining employment."[42] About the same time, the National Association of Manufacturers requested that its employer members employ persons according to their qualifications without regard to any maximum age.[43]

The results of these surveys seem to show that an increasing number of companies are discovering that the typing of workers according to age and the setting of age limits in hiring is apt to be highly inefficient. Such age limits may keep useful workers out of jobs and discard other workers who should be kept. A realistic principle of personnel policy is becoming accepted — that *the degree and quality of individual ability at any age is more important in relating men to jobs than the use of exact chronological age.*[44]

The favorable record of older workers on the job in quality of work, injury experience, and absenteeism and turnover rates is also having its effect on employment policies. In addition, some factors in modern industry do favor older workers — work weeks have become shorter; labor-saving devices, and the greater use of automatic machines, have reduced the amount of "heavy" work in industry; working conditions have steadily improved; and trade and service industries have grown in number of employees in relation to manufacturing.[45]

The change in attitudes that is taking place has led many companies to take certain steps, and has led to the proposal of other measures, that will do much to increase job opportunities for workers over 45. The following is a list of both what is being done and what is being proposed:

1. Study of job requirements. To see what specific jobs are suited to individuals of differing capacities. Getting the right worker on the right job applies to workers of all ages but is especially useful in placing older workers. This calls for —

2. Development and use of proficiency tests. To determine the employability of a worker by a better method than age. Individual differences at any particular age are very great, and many companies rely upon tests and interviews to find whether a worker will meet specific job qualifications.[46]

3. Retraining when jobs have been replaced by machines. Quite a few companies have adopted a policy of retraining workers for other jobs when their old jobs have been canceled.[47]

4. Retraining when older workers can no longer meet the demands of their old jobs. A number of companies have programs of job transfers, "old men's divisions," and part-time jobs for the purpose of keeping the experience of older workers after they become unable to maintain full output on their old jobs. These programs of "semi-retirement" are suitable only for those who need it, however. Workers are apt to resent "pampering" by being given lighter tasks, when they are fully capable of handling their regular jobs.[48]

5. Preparation for gainful work after retirement. Some companies have explored the problems that their workers have after they are retired. As a result, they have set up in-plant educational programs for older workers where gainful "hobbies" may be learned that will be useful in "careers after 65."[49]

6. No age limitations in hiring. Few companies today have rigid upper age limits in hiring new workers. However, the prejudice against age remains strong and much remains to be done before equal preference is given to equal ability, regardless of age.

Labor Unions and Management

Some of the steps listed above can be taken most effectively with union help and approval in companies that have union contracts. Some other steps that are needed to remove obstacles to the employment of older workers require in many cases cooperative action by unions and employers through collective bargaining, to be accomplished at all. Some of these are:

1. Abolishing a fixed retirement age. We have seen that retirement of those who are still able and willing to work is not to the benefit of the employers, the community or the workers themselves. When pensions are established through collective bargaining, the retirement age selected could be the age to retire only for those who no longer want to work or are unable to work. Where pension plans with fixed retirement ages are in effect, the companies and unions involved might study the possibility of making retirement *voluntary* at the specified age.[50]

Some employers have preferred a fixed age for retirement because they feel it means less bickering with the union and fewer grievances. However, where both labor and management recognize the differences in ability to work at the usual retirement age, a reasonable plan may be established. One suggestion is to have retirement at a certain age voluntary — with the exception of those certified, on the basis of a medical examination, as unable to perform a day's work for reasons of health.

2. Providing "vesting" rights in pension plans. An advantage of

federal old-age insurance has been that a worker does not lose his rights by changing his employer or his industry. "Vesting" can do much the same for workers under private pension plans. Vesting means that an employee who leaves a job before retirement has a vested right to part or all of what his employer has paid into the pension fund.[51] An older worker with a vested interest in a pension fund will have one handicap removed in seeking another and perhaps better job. The new employer will not have the problem of the worker reaching retirement age without pension rights. Another provision in pension plans that would be of benefit to older workers is to allow a retired worker to engage in part-time work. This is important both for the financial and the mental security of retired workers.[52]

3. **Lower pay for less work.** Management and unions have in some cases worked out and adopted flexible wage standards that enable older workers to take less productive jobs at lower hourly rates. Seniority rules protect older workers on the job by insuring them preference in lay-offs. Some unions have added to seniority protection by agreeing in collective bargaining contracts to shifts of older workers to easier jobs at lower earnings in exchange for continued employment. For workers of retirement age, voluntary retirement might be adopted with the employer providing work geared to lessened productive capacity with a lower wage standard for those who stay.[53] A problem here is the education of older employees in accepting lower-rated jobs than those they had when younger.

The Community Approach

All aspects of the old-age problem, whether financial security, medical care, recreation, housing or jobs, are of concern to each community. Job counseling and placement are just two of the services that private community groups can perform for older persons. Below are listed some of the activities that are taking place:

1. **Old-age counseling centers.** Under various names, such centers have been set up in a number of cities for the purpose of counseling older people in problems of adjustment and of finding employment. For example, the Community Project for the Aged (a part of the Welfare Council for Metropolitan Chicago) cooperates with other community groups in helping older persons with their problems. Some of the aims are to promote employment opportunities, to give special job counseling, to work with employers and to sponsor or suggest special studies of age in relation to certain jobs and occupations.[54]

2. **Man-marketing clinics,** such as the one held by De Paul Univer-

sity, Chicago, are not solely for older workers but are effective in teaching the older worker how to sell his experience in competing with younger applicants.[55]

3. **Forty Plus Clubs** have been established in a number of communities. Members of these clubs follow the practice of "selling" each other, rather than themselves, to employers.[56]

4. **Women's groups.** "Old age" for women in employment is apt to begin at the age of 35 or 40. Women's groups can help study and promote job openings for these "older" women. Expanding areas of employment and of training for women, as in education, medicine, nursing, child care, social service work, and personnel work, can be given special attention as opportunities for "older" women.[57]

5. **Rehabilitation programs.** Some community groups are making progress in developing refresher and retraining courses for older men and women. The purpose of these courses is to enable people to learn jobs that are suited to their health, ability and interests. Such programs are often combined with job counseling and placement.[58]

Research Programs

Much of the success in making job opportunities for older workers will depend upon research findings. We need to know more about the attitudes of older workers towards employment, their ability to meet job requirements, their need (mental, physical and emotional, as well as financial) for jobs, and ways of expanding their employment opportunities. The needed research may be performed, and some of it is being done, by individual companies, employer organizations, unions, universities, and private and governmental research agencies.[59] Some of the specific research programs called for include:

1. Detailed analysis of employment opportunities in particular industries, trades and occupations.
2. Study of job requirements within these industries and occupations in relation to individual abilities.
3. Study of individual differences in various age groups.
4. Development of fitness or proficiency tests to classify individuals according to types of positions which they would be competent to fill.
5. "Pilot studies" within industry to test in operation various plans for the use of the abilities of older workers.
6. Study of the costs of retraining and rehabilitation programs in relation to the resulting value of production.[60]

Government

Government action to promote employment of older persons is largely indirect, but can be very important. Steps that have been taken, or have been proposed, include:

1. **Official investigations.** A number of states and the federal government have made formal investigations of the employment problems of older workers.[61] The chief value of these investigations has been educational. They have increased understanding of the problems and probably have influenced the policies of many employers and unions.

2. **Laws.** Some laws have resulted from the investigations. A Massachusetts law (1937) makes dismissal or refusal to employ a person between 45 and 65, because of age, an action against public policy. The act relies upon public opinion for enforcement by having the names of employers who discriminate published in the press.[62] The Committee on Problems of the Aging, of the New York State legislature has proposed two bills (1949). It has asked for a job counseling service for older workers in the State Labor Department and a special bureau to launch a permanent drive for expanding employment of the elderly through education, research and "job engineering" analysis.[63] Recently, a recommendation was made that the Illinois State Employment Service be authorized to set up a branch that will study job possibilities for older workers and promote work opportunities for them.[64]

3. **Research.** The federal and state governments can make funds available for needed research. It is claimed that the cost would be justified if the end result of the research is to reduce expenditures for relief, unemployment compensation and old-age insurance. The U. S. Bureau of Labor Statistics and the Social Security Administration have done much of the research on employment problems. A conference on aging was held in Washington in August, 1950, by the Federal Security Agency. A report of the meeting is to be published by the agency.

4. **Subsidies for employment and retraining.** One writer has suggested that "funds now used for old-age insurance benefits might be used more constructively as subsidies to employers of the old instead of for subsistence payments to older persons themselves."[65] Another suggestion is to grant retraining allowances to give a larger number of older persons the chance to train themselves for new jobs.[66] This, it is asserted, would also be a "social investment" that should return dividends.

5. **Public employment services.** A high proportion of older, unemployed workers pass through the state employment service offices, often many times. The employment offices might provide specialized counseling for older workers, analyze the types of jobs they are able to fill and make

special efforts toward effective placement.[67] Trained personnel, experienced in handling employment problems of older workers, will first have to be found (or trained).

6. **Public Health.** Federal and state funds have been requested for the study of geriatrics (applied medicine for older persons) and gerontology (scientific study of all aspects of the aging process). These studies are still in their early stages of development. The Commission on the Care of Chronically Ill Persons of the State of Illinois, in its 1947 report, asked for a research institute for the study of chronic disease and geriatrics. According to Dr. Andrew C. Ivy, Vice-President of the University of Illinois, "Nowhere in the world is there such an institute. Illinois could well be proud to take the leadership in this field." He emphasized its importance for humanitarian reasons and also what it would mean in adding to "the income-producing activities of the individuals of the state and nation."[68]

7. **Government employment.** The suggestion has been made that federal, state and local governments might set an example in employing older workers who are qualified for certain jobs. Many government jobs are suitable because they require patience, judgment and experience but do not demand great physical vigor.[69]

8. **Publicity.** A promotional campaign, such as that used to speed up the employment of disabled war veterans, has been suggested.

9. **Promotion of high-level employment.** General unemployment, it is believed, will strike particularly hard at older workers. The U. S. Commissioner of Labor Statistics made this statement about the problem:[70]

> Obviously, for those who wish to work, the ability to do so without the opportunity to exercise it is meaningless. The employment possibilities of the older workers, as a marginal group, are therefore dependent, even more than is the case for young persons, upon our success in attaining a condition, if not of "full" employment, at least of a very high degree of employment.

SUMMARY

The problem of age as a barrier in finding jobs begins at the age of 45 or younger. This problem has grown more serious for several reasons: the trend toward retirement at an earlier age, the personnel policies that favor younger workers, and the rise in the proportion of older people in our population. It has meant fewer goods and services than the economy can produce, rapidly increasing welfare costs and, for many people, limitations on their right to work.

In recent years, and particularly during the war, older workers have been found to possess unexpected abilities on the job. Also, the discovery has been made that age is but a minor factor in testing the capacity and the desire of an individual to hold a job.

The result has been growing acceptance of a new principle of personnel policy — individual ability at any age is more important in relating men and jobs than exact age in years. This policy should pay both economic and social dividends as greater use is made of the vast amount of skill, experience and willingness to work of the older members of our labor force.

The contribution that the older workers can make both to themselves and to society is being recognized more and more. In proof of this we see individual companies, unions, community and research groups, and government agencies taking steps that promise to open up more job opportunities for older people. Society may be expected to gain in many ways. Older persons who wish to work will not be forced into unwanted retirement. The costs of welfare will become less burdensome. The nation's production and standard of living will benefit. Finally, a large and active labor force helps to keep the nation prepared for any emergency.

NOTES

1. This is a parody of a poem by Robert Southey. The Lewis Carroll version is more famous perhaps than the original.

2. *Cf. Never Too Old* [New York State Joint Legislative Committee on Problems of Aging, Legislative Document No. 32], Albany, N. Y. 1949, pp. 13, 42; Richard Lester, *Economics of Labor,* Macmillan, 1947, p. 467; Ewan Clague, "Employment Problems of the Older Worker," *Monthly Labor Review,* December, 1947, pp. 662-3; Otto Pollak, *Social Adjustment in Old Age,* Social Science Research Council, 1948 (Bulletin 59), p. 16.

3. *Statistical Abstract of the United States,* Bureau of the Census, U. S. Department of Commerce, 1949, pp. 11, 171-172; Seymour Harris, "What To Do with 18 Million Aged?" *New York Times Magazine,* July 10, 1949, p. 8.

4. Based on data and estimates in J. D. Durand, *The Labor Force in the United States, 1890-1960,* Social Science Research Council, New York, 1948, pp. 33-38, and *Statistical Abstract of the United States, op. cit.,* pp. 11, 171-72. The percentages shown are percentages of the male population in each age group, respectively. The percentages for 1900 are those "gainfully employed" in each age group.

5. The statements given here are amplified in the text. Footnotes indicated in the text supply the sources and references used.

6. Bureau of the Census estimates and Harris, *op. cit.,* p. 8. *Cf.* "Recent Increase in the Aged Population," *Statistical Bulletin,* Metropolitan Life Insurance Co., New York, September, 1949, pp. 7-9.

7. Ewan Clague, *The Social and Economic Problems of the Employment of Older Workers,* Bureau of Labor Statistics, 1949, p. 8 (processed). Address at Ann Arbor, Michigan, July 21, 1949. See also Durand, *op. cit.,* pp. 33-38. The charts on the upper half of page 5 summarize the changes that have been taking place.

8. F. L. Carmichael and R. Nassimbene, *Changing Aspects of Urban Relief,* Works Progress Administration, Washington, 1939, pp. 77-78; V. E. Roberts, *Survey of Workers Separated From WPA Employment in Nine Areas, 1937,* Works Progress Administration, Washington, 1938, p. 6; G. L. Palmer, *Employment and Unemployment in Philadelphia, July-August 1938,* U. of Pennsylvania, Philadelphia, August 1939, p. 51.

9. Ewan Clague, "Employment Problems of the Older Worker," *op. cit.,* pp. 661-663.

10. *Cf.* "The Older Worker in the Current Labor Market," *Never Too Old, op. cit.,* p. 59-65.

11. Durand, *op. cit.,* pp. 110-14.

12. *Ibid.,* pp. 110-13. Although it is true that service industries and professions have taken a growing percentage of the labor force, opportunities for self-employment in these fields have *not* increased because of a steady shift from ownership to wage-earning status.

13. For example, at the end of 1949 about 2 million workers had exhausted their unemployment insurance benefits, and in February 1950 almost a million of these still had not found work. *Newsweek,* March 20, 1950, p. 66.

14. *Cf.* Pollak, *op. cit.,* p. 103.

15. Edna C. Wentworth, "Why Beneficiaries Retire," *Social Security Bulletin,* January, 1945, pp. 16-20.

16. *Cf.* Durand, *op. cit.,* pp. 114-15; Lester, *op. cit.,* pp. 469-72; "Young and Old at the Employment Office," *Monthly Labor Review,* January, 1938, pp. 9-10.

17. Max D. Kossoris, "Absenteeism and Injury Experience of Older Workers," *Monthly Labor Review,* July, 1948, pp. 16-19.

18. *Cf. Employment of Physically Handicapped and Older Workers,* Department of Manufacture, Chamber of Commerce of the U. S., Washington, 1949, pp. 18-19; Carter Goodrich and others, *Migration and Economic Opportunity,* U. of Pennsylvania Press, Philadelphia, 1936, p. 690.

19. W. D. Evans, "Individual Productivity Differences," *Monthly Labor Review,* February, 1940. *Cf.* "Problems of the Older Worker in the United States and Europe," *Monthly Labor Review,* February, 1939; "Maximum Age Hiring Policies Surveyed," *Factory Management and Maintenance,* January, 1948, pp. 222-26 (a report on a survey by the National Industrial Conference Board); Pollak, *op. cit.,* pp. 47-54 (changes in physical and mental capacities); E. J. Stieglitz, "Senescence and Industrial Efficiency, Part I," *Scientific Monthly,* June, 1944, pp. 410-14; and C. W. Brown and E. E. Ghiselli, "Age of Semiskilled Workers in Relation to Abilities and Interests," *Personnel Psychology,* Winter, 1949, pp. 497-511.

20. *Cf.* Pollak, *op. cit.,* pp. 103-110.

21. Kossoris, *op. cit.,* pp. 16-18.

22. *Ibid.,* pp. 16-19. See also, Kossoris, "Relation of Age to Industrial Injuries," *Monthly Labor Review,* October, 1940, pp. 789-804. These articles report the results not only of Bureau of Labor Statistics studies, but also studies by the Wisconsin Industrial Commission, The N. Y. State Department of Labor, the International Labor Organization and other groups.

23. *Report of New York State Joint Legislative Committee on Discrimination in Employment of the Middle Aged* (Legislative Document No. 77), Albany, N. Y., 1939, pp. 29-34. For an analysis of rate-making, see A. H. Reede, *Adequacy of Workmen's Compensation,* Harvard University Press, Cambridge, 1947, pp. 239-46.

24. *Employment of Physically Handicapped and Older Workers, op. cit.,* p. 13.

25. N. W. Shock, "Physiological Capacities of Elderly Workers," *Never Too Old, op. cit.,* p. 133. *Cf.* N. W. Shock, "Older People and Their Potentialities for Gainful Employment," *Journal of Gerontology,* April, 1947, pp. 93-102; Pollak, *op. cit.,* pp. 110-13; and G. A. Paul, "Summary of Physical Findings of Employees over Sixty Years of Age," *Industrial Medicine,* September, 1949, pp. 360-64.

26. *The Older Worker,* Committee on Employment Problems of Older Workers, U. S. Department of Labor, Washington, May 15, 1939, p. 3.

27. *Business Week,* November 5, 1949, pp. 72-74. *Cf.* Robert M. Ball, "Pension Plans under Collective Bargaining: An Evaluation of Their Social Utility," *Proceedings of the Second Annual Meeting, New York City, December, 1949,* Industrial Relations Research Association, Champaign, Illinois, 1950, pp. 129-31.

28. Joseph K. Folsom, *The Family and Democratic Society,* Wiley, New York, 1943, p. 640; *Newsweek,* March 20, 1950, pp. 61-65.

29. For example, $129 per month in Indianapolis, $123 per month in Minneapolis. See "A Budget for an Elderly Couple," *Social Security Bulletin,* February, 1948, pp. 4-12.

30. L. M. Easson, "Adequacy of the Income of Beneficiaries Under Old-Age and Survivors' Insurance," *Social Security Bulletin,* February, 1948, pp. 12-22. *Cf. Proceedings, February, 1949, Institute on the Adjustment of the Aging Population,* University Extension, U. of California, pp. 2-7.

31. A. Kardiner, "Psychological Factors in Old Age," *Mental Hygiene in Old Age,* Family Service Association of America, New York, pp. 14-27; *Never Too Old, op. cit.,* p. 172.

32. Ewan Clague, "Employment Problems of the Older Worker," *op. cit.*, p. 662.

33. Durand, *op. cit.*, pp. 184-85.

34. In fact if these people were employed we would gain more in output than the quoted figures would suggest. The loss of six million worker-years, estimated by Durand, is in comparison with the number of worker-years we would obtain from workers 60 and over if they should remain employed in the same proportions as in 1940. The proportion of older people employed in 1940 was, of course, considerably less than the proportion who were willing and able to work.

35. *Cf.* Ewan Clague, "Employment Problems of the Older Worker," *op. cit.*, p. 663.

36. *Estimated Cost of Social Security Expansion,* Research Council for Economic Security, (Publication No. 73) Chicago, August, 1949. The estimated cost given in this publication was compared by the author with 1947 expenditures for old-age insurance and public assistance as shown in *Social Security Almanac,* National Industrial Conference Board, New York, 1949, p. 10. The Research Council estimates for 1960 made no allowance for variations in wage, price or employment levels and were based on current estimates of population, labor force and mortality trends. On signing of the Social Security Act amendment see *New York Times,* August 29, 1950, pp. 1, 20.

37. Governor Adlai Stevenson as quoted by F. K. Hoehler, Illinois director of public welfare. *St. Louis Post Dispatch,* November 1, 1949.

38. "Maximum Age Hiring Policies Surveyed," *op. cit.*, pp. 222-26.

39. *Employment of Physically Handicapped and Older Workers, op. cit.*, p. 23.

40. *Workers over 40,* National Association of Manufacturers, New York, December, 1938, p. 52. *Cf.* "Causes of Discrimination Against Older Workers," *Monthly Labor Review,* May, 1938, p. 1139.

41. *Employment of Physically Handicapped and Older Workers, op. cit.*, p. 8.

42. *Ibid.*, p. 22.

43. *Employment of the Physically Handicapped and Older Workers,* Industrial Relations Department, National Association of Manufacturers, New York, September, 1949, p. 2. Its policy statement was first issued in 1938.

44. *Cf.* Pollak, *op. cit.*, pp. 103-04; Walter R. Miles, "Age and Human Society," *A Handbook of Social Psychology,* Carl Murchison, editor, Worcester, Mass., p. 642. For descriptions of two company programs for older workers, see "Oldsters at Work," and "The Practical Side of the Old Age Problem in Industry," *Never Too Old, op. cit.*, pp. 55-58, 80-83.

45. *Cf.* S. V. Mushkin and A. Berman, "Factors Influencing Trends in Employment of the Aged," *Social Security Bulletin,* August, 1947, pp. 18-23.

46. *Cf.* Pollak, *op. cit.*, pp. 105-06; Clifford Kuh, "Selective Placement of Older Workers," *Journal of Gerontology,* July, 1946, pp. 313-18; E. J. Stieglitz, "Senescence and Industrial Efficiency, Part II," *Scientific Monthly,* July, 1944, pp. 9-15.

47. *Cf.* George Lawton, "Constructive Proposals Regarding Older Workers," *Personnel Journal,* February, 1940, pp. 300-08. Describes a job reallocation department and outlines its functions.

48. *Cf.* Pollak, *op. cit.*, pp. 148-50; L. A. Hollingsworth, "Industry's Old-Age Problem Has Many Aspects," *Employee Benefit Plan Review,* Fall, 1948, summarized in *Management Review,* March, 1949, pp. 137-38. The benefits in health of partial retirement are suggested by L. W. Johnson, "Education for Retirement," *U. S. Naval Institute Proceedings,* Annapolis, Md., March, 1943.

49. *Cf.* Hollingsworth, *op. cit.*, p. 138; Kardiner, *op. cit.*, pp. 14-27: G. Lawton, "Retirement — a Full Time Occupation," *Shell News,* 1949; E. H. Moore,

"Preparation for Retirement," *Journal of Gerontology,* April, 1946, pp. 202-11; G. Lawton, "Will Your Old-timers Be Ready to Retire?" *Factory Management and Maintenance,* January, 1950, pp. 114-19.

50. *Cf.* A. B. Comstock and S. Morrell, "Need 65 Be the Time to Retire?" *Management Review,* September, 1949, pp. 462-64; S. Avery Raube, "An Easy Graduation to Retirement," *The Conference Board Management Record,* June, 1948, pp. 297-304.

51. The additional cost of "vesting" provisions usually means that it is provided only after a certain period of employment or after an employee reaches a certain age, or both. Group annuity contracts often provide for full vesting after ten to fifteen years of employment and are about the best in this respect. *Cf.* R. M. Ball, *op. cit.,* pp. 130-131.

52. *Cf. Ibid.,* pp. 130-31.

53. *Cf.* Durand, *op. cit.,* p. 185; Ewan Clague, *Economics of Old Age,* Bureau of Labor Statistics, 1949, p. 4 (processed), address at University of Chicago, August 11, 1949.

54. "The Community Project for the Aged," *Public Aid in Illinois,* February, 1948; see also, G. Lawton, "Psychological Guidance for Older Persons," *Mental Health in Later Maturity* (Public Health Reports, Supplement No. 168), U. S. Public Health Service, Washington, 1942, pp. 73-87, which reviews tests and techniques used in counseling older persons.

55. M. B. Cooke, "The Man-Marketing Clinic," *Savings Bank Journal,* New York, July, 1945.

56. *Cf.* "Life Begins at Forty Plus," *Business Week,* May 1, 1948, p. 26; *Monthly Labor Review,* March, 1946, pp. 389-90.

57. *Cf.* Ewan Clague, "Employment and the Older Worker," *Monthly Labor Review,* March, 1946, pp. 392-94; *Women in the Postwar,* Women's Advisory Committee, War Manpower Commission, Washington, April, 1945; G. Lawton, *Women Go to Work at Any Age,* Altrusa International, Chicago, 1947.

58. *Cf. Journal of Rehabilitation,* Chicago, September, 1945, p. 25.

59. Pollak, *op. cit.,* in Chapter 7, "Old Age and Making a Living," pp. 94-115, describes a number of research suggestions, and his "selected bibliography," pp. 169-90, gives an idea of the amount of research that has been attempted.

60. *Ibid.,* pp. 94-115. See also, *Never Too Old, op. cit.,* p. 134.

61. The states include California, Connecticut, Kentucky, Maryland, Massachusetts, Mississippi, New York and Wisconsin. The federal investigation was conducted by the Division of Labor Standards, Department of Labor. Pollak, *op. cit.,* pp. 96-102.

62. Lester, *op. cit.,* p. 462.

63. *Never Too Old, op. cit.,* p. 20.

64. The proposal was made by the Community Project for the Aged, Chicago, and reported in the *Chicago Sun-Times,* April 19, 1949, p. 17.

65. Pollak, *op. cit.,* p. 110.

66. Ewan Clague, *Economics of Old Age, op. cit.,* pp. 7-8.

67. *Ibid.,* pp. 7-8.

68. *Second Interim Report,* Commission on the Care of Chronically Ill Persons, State of Illinois, June, 1947, pp. 16-17, 138-39. *Cf. Never Too Old, op. cit.,* pp. 25-26, 203-04; Lawrence K. Frank, *Human Conservation,* National Resources Planning Board, March, 1943; and L. K. Frank, "Gerontology," *Journal of Gerontology,* January, 1946, pp. 1-12.

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